## APR 1 9 2004 y

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

nstreant(s): Anmol N. Matada

Assignee: International Business Machines Corp.

Title: CREDIT CARD APPLICATION AUTOMATION SYSTEM

Serial No.: 10/645,176 Filing Date: August 21, 2003

Examiner: D. Walsh Group Art Unit: 2876

Docket No.: AUS920030385US1

Austin, Texas April 15, 2004

COMMISSIONER FOR PATENTS Mail Stop Non-Fee Amendment P.O. Box 1450 Alexandria, VA 22313-1450

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above-identified patent application. No copies are provided as they are all U.S. patent documents.

Citation of these documents shall not be construed as an admission that the documents are necessarily prior art with respect to the subject invention, a representation that a search has been made, or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Mail Stop Non-Fee Amendment, P.O. Box 1450, Alexandria, VA 22313-1450, on April 15, 2004.

ey for Applicant(s) Date of Sig

Respectfully submitted,

Jack V. Musgrove

Attorney for Applicant(s)

Reg. No. 31,986

PTO/SB/08A (02-03) Approved for use through 04/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

he Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Sheet 1

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	10/645,176			
Filing Date	August 21, 2003			
First Named Inventor	Anmol N. Matada	-		
Art Unit	2876			
Examiner Name	D. Walsh			
Attomore Dealest Number	ALICOMONA MARIE L			

				DOCUMENTS	
Examiner Initials*	Cite No. <sup>1</sup>	Document Number  Number-Kind Code <sup>2 (# known)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,221,838	06-22-1993	Gutman	
		<sup>US-</sup> 5,585,787	12-17-1996	Wallerstein	
		<sup>US-</sup> 6,315,195	11-13-2001	Ramachandran	
		US-			

		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	Γ
	Country Code <sup>3</sup> "Number <sup>4</sup> "Kind Code <sup>5</sup> ( <i>if known</i> )	MM-DD-YYYY	r ppilotili oi oitos sociilori	Or Relevant Figures Appear	1	
						E
						Ĺ
						Γ
			1			f

Examiner	Date	-	_
Signature	Considered		

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁵ Applicant is to place a check mark here if English language

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.